

benefits before the committee for the past 6 years.

Mike will truly be missed by all who know him and have been privileged to work with him. He can be proud of all that he has accomplished for veterans, even though he is too modest to claim the credit he deserves.

Mr. Speaker, on behalf of the Committee on Veterans' Affairs and America's veterans, I commend Michael Durishin for a job well done and wish him all the best in his future endeavors.

Mr. Speaker, I urge my colleagues to support the Servicemembers Civil Relief Act.

Mr. BROWN of South Carolina. Mr. Speaker, I am proud to rise today in strong support of H.R. 100, the Servicemembers' Civil Relief Act, of which I am a proud cosponsor.

With our active duty servicemembers and members of the Selected Reserve mobilized abroad, it is especially important to update the Soldiers' and Sailors Civil Relief Act of 1940. H.R. 100 strengthens and clarifies the existing law for today's military by securing for them financial, legal, and civil protections, indeed as our troops have secured freedom for the citizens of Iraq and Afghanistan.

I am especially pleased that this measure maintains the 6 percent interest cap for loans such as mortgages and credit cards, while clarifying that any excess interest is forgiven and does not accrue. I applaud the banking community for forgiving the excess interest in the past; I believe it is important to document the intent of Congress in this respect for the future. Many of our reserve component members take a major pay cut when we as a nation call them up for service. It is crucial that our troops not worry about financial issues at home when they are in harm's way abroad.

I thank Chairman SMITH and Ranking Member EVANS for their leadership on this important legislation and I urge my colleagues to support H.R. 100.

Mr. CASTLE. Mr. Speaker, I rise today in strong support of H.R. 100, the Servicemembers Civil Relief Act. We entrust over one million military personnel on active duty with a large responsibility each year. However, their sacrifice sometimes creates a difficulty in meeting all their responsibilities at home. We should not allow these men and women to be penalized for their service.

The Servicemembers Civil relief Act updates the Soldiers' and Sailors' Civil Relief Act of 1940 to improve the civil and economic protections that the Federal Government provides to our fine men and women on active duty in the military. The bill eliminates interest for a servicemember whose military service "materially affects" his or her ability to repay a debt incurred before entry into military service. The bill also increases the maximum rent for which a servicemember can have an eviction proceeding delayed for 3 months from \$1,200 per month to \$1,700 to reflect the change in costs of rental housing. Another provision in the bill guarantees that the Department of Veterans Affairs will pay premiums for a servicemember's life insurance policy for policies up to \$250,000. This bill also provides servicemembers an automatic 90-day stay for civil court and administrative proceedings, and it requires a lessor to obtain a court order before repossessing a car for which a servicemember has

fallen behind on lease payments. These provisions strengthen the economic protections under current law to better serve the needs of our servicemembers.

The great men and women who serve in our military contribute so much to our Nation. They put themselves in harm's way to defend their families, friends, and fellow Americans. Through their selfless service, these brave men and women defend the liberty, justice, and equality that are the foundation of America. They are the embodiment of the American spirit, and we must continue to protect them and their families while they are away protecting the rest of us.

Mr. BUYER. Mr. Speaker, today, hundreds of thousands of American service personnel serve our Nation proudly around the world in the name of freedom. In Indiana alone, over 4,000 National Guard and Reserve units have been called to active duty in support of operations in Afghanistan and Iraq as well as homeland security.

Over the past several months, many of us have been asked by constituents what they can do to help lessen the burden on our military personnel and their families. Today, by voting in support of H.R. 100, each of us has an opportunity to make a real difference.

This legislation strengthens and expands protections to our service personnel and their families during Presidential call-ups like those in place today.

Specifically, the Servicemembers Civil Relief Act: (1) Provides some protections to the families of our armed forces from eviction due to nonpayment of rent while on active duty—up to certain limits; (2) provides automatic stays on civil court proceedings while on active duty; and (3) provides a ceiling on interest of 6 percent on outstanding loans while they are on active duty.

While this legislation does provide some measures of reprieve, I support Chairman SMITH's efforts in this bill which reflects the need to be fair to all parties involved by imposing on the courts the obligation to determine whether the military service of the individual had a material effect on his/her ability to protect the rights or to meet financial obligations.

This legislation also includes substantive changes I sought to address concerns regarding protections to services members and their families who fall behind on car lease payments while called to active duty.

However, not all my concerns could be addressed. I am working with my colleagues as well as the private sector including the Automobile Alliance to address this matter in another form.

Finally, while this measure provides substantive economic protections to those who serve and their families, those in the private sector should realize that this bill and other federal laws merely set ceilings and not floors. Specifically, we set the ceiling of 6 percent on the amount of interest on loans that were incurred before entering military service.

Those who have answered our President's call to serve are doing so at some financial burden—in some cases at a great financial burden—though they do so willingly and are making this Nation proud. To that end, a grateful Nation comes to them on bended knee in appreciation.

Therefore, I challenge those in the financial services sector to match what some have

done on their own, like the Congressional Federal Credit Union, and lower their interest rate on existing loans to 0 percent while our men and women are carrying out their missions both here and abroad.

I ask my colleagues to support H.R. 100 and for the private sector to meet the challenge I have set forth.

Mr. REYES. Mr. Speaker, I rise today in support of H.R. 100, the Servicemembers Civil Relief Act. I would like to thank the sponsors of this legislation, Chairman CHRIS SMITH and Ranking Member LANE EVANS for their work to reintroduce this bill in the 108th Congress and to expeditiously bring it through Committee and to the floor.

H.R. 100 continues to protect American servicemembers from negative economic or professional consequences as a result of their active duty service. Not only does this legislation update and modernize the language of this 53 year-old act, but it strengthens and expands the current protections provided in the Soldiers and Sailors Civil Relief Act for military personnel on active duty. This bill provides protections for debt, eviction, lease payments and other such problems that may occur while they are away from home serving our country.

Mr. Speaker, as you may know, many troops from my district were recently called to duty. I would like to be able to assure them that should they come across certain hardship, we will be able to take care of them. No one should be penalized unfairly because they are out of the country serving our nation and protecting our freedoms.

I am a proud cosponsor of the Servicemembers Civil Relief Act, and I strongly urge my colleagues to support the passage of this bill. Thank you Mr. Speaker, I yield back the balance of my time.

Mr. SIMMONS. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. NETHERCUTT). The question is on the motion offered by the gentleman from New Jersey (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 100, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those present have voted in the affirmative.

Mr. SIMMONS. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

GENERAL LEAVE

Mr. SIMMONS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on H.R. 100, as amended.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Connecticut?

There was no objection.